

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Michael J. Staffieri, Jr.
 Linda A. Staffieri
 Debtors

Case No. 13-19662-ref
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-4

User: dlw
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 20

Date Rcvd: May 03, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 05, 2019.

db/jdb +Michael J. Staffieri, Jr., Linda A. Staffieri, 24 Buckhill Road, Kinzers, PA 17535-9760
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14286556 +Bank United N.A., c/o Carrington Mortgage Services, LLC, 1600 South Douglass Road,
 Anaheim, CA 92806-5948
 13239775 +Lancaster Gen Hospital, c/o Creditors Bankruptcy Service, P.O. Box 740933,
 Dallas, TX 75374-0933

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 04 2019 02:47:26

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 04 2019 02:48:01 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13239794 EDI: AIS.COM May 04 2019 06:38:00 American InfoSource LP as agent for,
 Health Management Associates, as assignee of Lancaster Regional Medica, PO Box 248838,
 Oklahoma City, OK 73124-8838
 13239599 EDI: BL-BECKET.COM May 04 2019 06:43:00 Capital One, N.A., c/o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13270451 +EDI: HY11.COM May 04 2019 06:43:00 Hyundai Lease Titling Trust, PO Box 20809,
 Fountain Valley, CA 92728-0809
 13226685 +EDI: IRS.COM May 04 2019 06:43:00 IRS, POB 37004, Hartford, CT 06176-7004
 13294336 EDI: PRA.COM May 04 2019 06:43:00 Portfolio Recovery Associates, LLC, POB 41067,
 Norfolk VA 23541
 13226705 EDI: Q3G.COM May 04 2019 06:38:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 13226701 EDI: Q3G.COM May 04 2019 06:38:00 Quantum3 Group LLC as agent for, Sterling Jewelers Inc,
 PO Box 788, Kirkland, WA 98083-0788
 13791866 EDI: Q3G.COM May 04 2019 06:38:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 13226704 EDI: WFFC.COM May 04 2019 06:43:00 Wells Fargo Bank, N.A., P.O. Box 19657,
 Irvine, CA 92623-9657
 13226703 +EDI: WFFC.COM May 04 2019 06:43:00 Wells Fargo Card Services, PO Box 10438, MAC F8235-02F,
 Des Moines, IA 50306-0438

TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 05, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2019 at the address(es) listed below:

FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
 ecf_frpa@trusteel3.com
 GARY E. THOMPSON on behalf of Joint Debtor Linda A. Staffieri get24esq@aol.com
 GARY E. THOMPSON on behalf of Debtor Michael J. Staffieri, Jr. get24esq@aol.com
 JACK K. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. philaecf@gmail.com,
 ecfemails@phl3trustee.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

JOEL S. TODD on behalf of Creditor BANK OF AMERICA, N.A. jtodd@jtoddllaw.com,
jtodd@jtoddllaw.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor BANK OF AMERICA, N.A. bkgroup@kmlawgroup.com,
bkgroup@kmlawgroup.com
KEVIN S. FRANKEL on behalf of Creditor CARRINGTON MORTGAGE SERVICES, LLC pa-bk@logs.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglechl3.com,
ecf_frpa@trusteel3.com
RAMESH SINGH claims@recoverycorp.com
SCOTT F. WATERMAN (Chapter 13) ECFMail@ReadingCh13.com, ecf_frpa@trusteel3.com
THOMAS I. PULEO on behalf of Creditor BANK OF AMERICA, N.A. tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 12

Information to identify the case:			
Debtor 1	Michael J. Staffieri Jr.		
	First Name	Middle Name	Last Name
Debtor 2	Linda A. Staffieri		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-19662-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michael J. Staffieri Jr.

Linda A. Staffieri

5/3/19

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.